

<i>SERFF Tracking Number:</i>	<i>PNMC-125614850</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania National Mutual Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>KAY-08-015-FO</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Prop - Exclusion of Loss Due to Virus or Bacteria - 71 1355 0808</i>		
<i>Project Name/Number:</i>	<i>Exclusion of Loss Due to Virus or Bacteria - Form/KAY-08-015-FO</i>		

Filing at a Glance

Company: Pennsylvania National Mutual Casualty Insurance Company

Product Name: Prop - Exclusion of Loss Due to SERFF Tr Num: PNMC-125614850 State: Arkansas

Virus or Bacteria - 71 1355 0808

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Co Tr Num: KAY-08-015-FO

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author: Karen Young

Disposition Date: 05/01/2008

Date Submitted: 04/25/2008

Disposition Status: Approved

Effective Date Requested (New): 08/15/2008

Effective Date (New): 08/15/2008

Effective Date Requested (Renewal): 08/15/2008

Effective Date (Renewal): 08/15/2008

State Filing Description:

General Information

Project Name: Exclusion of Loss Due to Virus or Bacteria - Form

Status of Filing in Domicile: Authorized

Project Number: KAY-08-015-FO

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 05/01/2008

State Status Changed: 05/01/2008

Deemer Date:

Corresponding Filing Tracking Number: KAY-08-015-RU

Filing Description:

Commercial Property

Proprietary Form

71 1355 0808 Exclusion of Loss Due to Virus or Bacteria

<i>SERFF Tracking Number:</i>	<i>PNMC-125614850</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Prop - Exclusion of Loss Due to Virus or Bacteria - 71 1355 0808</i>		
<i>Project Name/Number:</i>	<i>Exclusion of Loss Due to Virus or Bacteria - Form/KAY-08-015-FO</i>		

PNI File No: KAY-08-015-FO

Ladies and Gentlemen:

PURPOSE:

We are filing for your review and approval our proprietary form, 71 1355 0808, Exclusion of Loss Due to Virus or Bacteria. This form will be applicable to New Business and Renewal policies effective on and after August 15, 2008.

There is a companion rule under our filing number KAY-08-015-RU.

PROPOSAL:

Your prompt and favorable approval is appreciated.

Company and Contact

Filing Contact Information

Karen Young, Senior Commercial Lines Technician	kyoung@pnat.com
2 N. Second St.	(717) 234-4941 [Phone]
Harrisburg, PA 17105-2361	(717) 255-6327[FAX]

Filing Company Information

Pennsylvania National Mutual Casualty Insurance Company	CoCode: 14990	State of Domicile: Pennsylvania
2 N. Second St.	Group Code: 271	Company Type: P&C
PO Box 2361		
Harrisburg, PA 17105-2361	Group Name: Penn National Insurance	State ID Number: 03
(717) 234-4941 ext. [Phone]	FEIN Number: 23-0961349	

SERFF Tracking Number: PPMC-125614850 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-015-FO
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Prop - Exclusion of Loss Due to Virus or Bacteria - 71 1355 0808
Project Name/Number: Exclusion of Loss Due to Virus or Bacteria - Form/KAY-08-015-FO

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50. x 1 form = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania National Mutual Casualty Insurance Company	\$50.00	04/25/2008	19916775

SERFF Tracking Number:	PNMC-125614850	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	05/01/2008	05/01/2008

SERFF Tracking Number:	PNMC-125614850	State:	Arkansas
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Disposition

Disposition Date: 05/01/2008
Effective Date (New): 08/15/2008
Effective Date (Renewal): 08/15/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PPMC-125614850 State: Arkansas
 Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: KAY-08-015-FO
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 Product Name: Prop - Exclusion of Loss Due to Virus or Bacteria - 71 1355 0808
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Exclusion of Loss Due to Virus or Bacteria	Approved	Yes

SERFF Tracking Number: PPMC-125614850 State: Arkansas

Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: KAY-08-015-FO

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Prop - Exclusion of Loss Due to Virus or Bacteria - 71 1355 0808

Project Name/Number: Exclusion of Loss Due to Virus or Bacteria - Form/KAY-08-015-FO

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion of Loss Due to Virus or Bacteria	71 1355	0808	Endorsement/Amendment/Conditions	New	29.70	13550808.pdf



Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Insurance Company
P. O. Box 2361
Harrisburg PA 17105-2361

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense or action of civil authority.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.
- C.** However, the exclusion in Paragraph **B.** does not apply to the following:
 - 1. Loss or damage caused by or resulting from "fungus", wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in this Coverage Part; or
 - 2. Coverage otherwise provided under Food Contamination Shutdown Additional Coverage in Commercial Property Pennpac Plus For Restaurants 71 0858 (if that endorsement is attached to this Coverage Part)
- D.** With respect to any loss or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- E.** The following provisions in this Coverage Part are hereby amended to remove reference to bacteria:
 - 1. Exclusion of "Fungus", Wet Rot, Dry Rot And Bacteria; and
 - 2. Additional Coverage – Limited Coverage for "Fungus", Wet Rot, Dry Rot And Bacteria, including any endorsement increasing the scope or amount of coverage.
- F.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part.

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: *PNMC-125614850* *State:* *Arkansas*
Filing Company: *Pennsylvania National Mutual Casualty Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *KAY-08-015-FO*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *Prop - Exclusion of Loss Due to Virus or Bacteria - 71 1355 0808*
Project Name/Number: *Exclusion of Loss Due to Virus or Bacteria - Form/KAY-08-015-FO*

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	05/01/2008
Comments:				
Attachment:				
GAPropCasFO711355.pdf				

Property & Casualty Transmittal Document

Reset Form

**1. Reserved for Insurance
Dept. Use Only****2. Insurance Department Use only**

- a. Date the filing is received:
- b. Analyst:
- c. Disposition:
- d. Date of disposition of the filing:
- e. Effective date of filing:
- | | |
|------------------|--|
| New Business | |
| Renewal Business | |
- f. State Filing #:
- g. SERFF Filing #:
- h. Subject Codes

3. Group Name					Group NAIC #
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
Pennsylvania Nat. Mut. Cas. Ins. Co.	PA	14990	23-096-1349	37	

5. Company Tracking Number	KAY-08-015-FO
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Karen Young, Penn National Insurance, PO Box 2361, Harrisburg, PA 17105-2361	Sr. Commercial Undwrtg. Tech.	(800) 388-4764, x2292	(717) 255-6327	kyoung@pnat.com
7. Signature of authorized filer		<i>Karen Young</i>		
8. Please print name of authorized filer		Karen Young		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	01.0 Property
10. Sub-Type of Insurance (Sub-TOI)	01.0001 Commercial Property (Fire and Allied Lines)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 08/15/08 Renewal: 08/15/08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	04/25/08
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	KAY-08-015-FO
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Commercial Property

Proprietary Form

71 1355 0808 Exclusion of Loss Due to Virus or Bacteria

PNI File No: KAY-08-015-FO

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[View Complete Filing Description](#)

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: EFT

Amount: \$50.00

\$50. x 1 form = \$50.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)